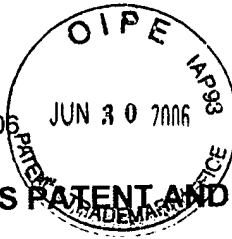


Appl. No. 09/811,684
Amdt. Dated June 30, 2006
Reply to Office Action of January 4, 2006



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : DEMBO, Ron et al.
Appl. No. : 09/811,684
Filed : March 20, 2001
Title : Risk Management System, Distributed
Framework and method

Grp./A.U. : 3628
Examiner : DASS, Harish T.

Docket No. : 11483-98

Honorable Commissioner of Patents
PO Box 1450
Alexandria, Virginia 22313-1450

June 30, 2006

AMENDMENT

Sir:

This amendment is filed in response to the office action dated November 18, 2004. A request for continued examination and a request for an extension of time under 37 CFR 1.136(a) has been filed herewith.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this amendment.

Remarks/Arguments begin on page 10 of this amendment.